

### **LISTING OF CLAIMS**

Please amend the claims as indicated below. This listing of claims replaces all prior versions or listing of claims in the application.

1. (Currently Amended) A computer-implemented method for providing a consumer with personalized credit-related information based on credit history data of the consumer, comprising:

creating an account associated with the consumer;

electronically receiving a request from the consumer for personalized credit-related information;

transmitting to a credit bureau, in response to the request from the consumer, an inquiry for credit history data relating to the consumer;

receiving credit history data on the consumer in response to the inquiry;

receiving a consumer-related record via a network, the consumer-related record being associated with the consumer and received from a source other than the credit bureau;

generating a summary report of personalized credit-related information based on the credit history data and the consumer-related record, the summary report including a credit score and an explanatory statement suggesting at least one step to improve the credit score, wherein the at least one step to improve the credit score is based on the credit history data; and

transmitting the summary report to the consumer.

2. (Previously Presented) The computer-implemented method of claim 1, wherein creating an account includes establishing an agent relationship with the consumer.

3. (Previously Presented) The computer-implemented method of claim 1, wherein transmitting an inquiry includes transmitting a Fair Credit Reporting Act Consumer Inquiry for the consumer to the credit bureau.

4. (Previously Presented) The computer-implemented method of claim 1, wherein generating the summary report includes generating the credit score based on the credit history data.

5. (Cancelled)

6. (Previously Presented) The computer-implemented method of claim 1, wherein receiving the request of the consumer includes authenticating the consumer.

7. (Withdrawn) A computer-implemented method of providing one or more pre-approved offers to a consumer based on credit-related information of the consumer, comprising:

creating an account associated with the consumer; transmitting to a credit bureau an inquiry for credit history data relating to the consumer;

receiving credit history data on the consumer in response to the inquiry;

receiving at least one selection of a type of pre-approved offer the consumer desires to receive; and

selecting a pre-approved offer from a plurality of offers from multiple merchants based at least partially on the credit history data of the consumer and the selection of the at least one type of pre-approved offer the consumer desires to receive.

8. (Withdrawn) The computer-implemented method of claim 7, further comprising presenting the offer to the consumer, wherein the offer is for establishing a credit-based account with a merchant.

9. (Withdrawn) The computer-implemented method of claim 8, wherein presenting the offer includes displaying a selectable item on a webpage viewable by a web browser interface.

10. (Withdrawn) The computer-implemented method of claim 7, wherein identifying the pre-approved offer includes: receiving an offer from a merchant with merchant define criteria for selection of a suitable consumer; and selecting the offer based at least partially on the criteria provided by the merchant.

11. (Withdrawn) The computer-implemented method of claim 10, wherein presenting the pre-approved offer includes presenting the pre-approved offer for acceptance by the consumer, wherein the pre-approved offer is anonymously pre-approved based on a comparison of the credit history data of the consumer and the criteria provided by the merchant.

12. (Withdrawn) The computer-implemented method of claim 7, wherein the step of creating the account includes receiving preference criteria from the consumer.

13. (Withdrawn) The computer-implemented method of claim 12, wherein selecting the pre-approved offer includes selecting the pre-approved offer from a merchant based at least partially on the preference criteria of the consumer.

14. (Withdrawn) The computer-implemented method of claim 7, wherein selecting the pre-approved offer includes selecting the pre-approved offer from a merchant based at least partially on market activity of the consumer.

15. (Withdrawn) The computer-implemented method of claim 7, wherein selecting the pre-approved offer includes determining a financial term of the pre-approved offer based at least partially on the credit history data of the consumer.

16. (Withdrawn) The computer-implemented method of claim 7, further comprising selecting a plurality of preapproved offers for the consumer based at least partially on the credit history data of the consumer and a subject preference provided by the consumer.

17. (Withdrawn) A computer-implemented method for presenting pre-approved offers to a consumer, comprising:

receiving consumer data records from a plurality of databases;

receiving at least one selection of a type of pre-approved offer a consumer desires to receive;

selecting for the consumer at least one pre-approved offer based on at least one consumer data record associated with the consumer and the selection of the at least one type of pre-approved offer the consumer desires to receive, wherein the pre-approved offer is from at least one merchant; and

sending a web-based representation of the pre-approved offer to the consumer.

18. (Withdrawn) The computer-implemented method of claim 17, wherein receiving the consumer data record includes receiving at least one of credit history report associated with the consumer and at least one consumer data record associated with the consumer.

19. (Withdrawn) The computer-implemented method of claim 18, wherein selecting the pre-approved offer includes selecting the pre-approved offer based at least partially on the credit history record.

20. (Withdrawn) The computer-implemented method of claim 17, further comprising receiving an offer acceptance indication from the consumer in response to the representation of the pre-approved offer.

21. (Withdrawn) The computer-implemented method of claim 17, where selecting the pre-approved offer includes determining a financial term of the pre-approved offer.

22. (Withdrawn) The computer-implemented method of claim 17, wherein selecting the pre-approved offer includes comparing at least one consumer data record with modeling criteria provided by the merchant.

23. (Previously Presented) The computer-implemented method of claim 1, wherein the consumer comprises a borrower.

24. (Withdrawn) The computer-implemented method of claim 7, wherein the merchant comprises a financial institution, and the consumer comprises a borrower.

25. (Withdrawn) The computer-implemented method of claim 17, wherein the merchant comprises a financial institution, and the consumer comprises a borrower.

26. (Currently Amended) The computer-implemented method of claim 1, wherein the inquiry is a consumer inquiry that does not count against the credit score.

27. (Cancelled)

28. (New) The computer-implemented method of claim 6, wherein authenticating the consumer comprises:

providing a multiple-choice question to the consumer, the multiple-choice question being based on credit information of the consumer;

receiving a response to the multiple-choice question; and

***Serial No. 09/737,459***

***Filing Date: December 14, 2000***

***Amendment and Response to Final Office Action***

authenticating the consumer based on the response.